

REMARKS

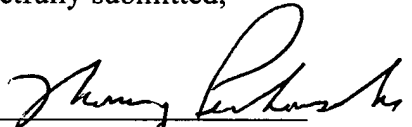
The above Amendments to the Claims have been provided to correct errors of a typographical nature and to avoid any basis for rejection under 35 U.S.C. 112, and do not introduce any new subject matter nor affect the scope of the claims.

Applicant would like it noted that the Title to Invention has been amended to read "METHOD OF REDUCING PAYMENTS RISK, LIQUIDITY RISK, AND SYSTEMIC RISK ASSOCIATED WITH PAYMENTS-BASED TRANSACTIONS".

The Commissioner is hereby authorized to charge any fee deficiencies or credit any overpayments to Deposit Account 16-1340.

Respectfully submitted,

Dated: September 22, 2008

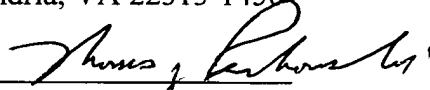

Thomas J. Perkowski, Esq.
Reg. No. 33,134
Attorney for Applicant
Thomas J. Perkowski, Esq., P.C.
Soundview Plaza
1266 East Main Street
Stamford, Connecticut 06902
203-357-1950
<http://www.tjpatlaw.com>



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Thomas J. Perkowski, Esq.

Reg. No. 33,134

Date: September 22, 2008